

EXHIBIT

2

David Dzara

From: Bo-Young K. Lee
Sent: Wednesday, January 22, 2014 6:55 PM
To: Elaine Jeon; Seung Ho Park
Cc: Irene Lee
Subject: Shortage of Funds in CDs at East Fort Lee branch (former BankAsiana br)
Attachments: 20140122164837.pdf; 20140122164854.pdf; 1000101 br 02.xlsx

Elaine BHJN & Park SMN,

As you have requested over the phone earlier today, here is the summary of what we have uncovered so far.

While reviewing the interest income reported on Form 1099-Int for Mr. [REDACTED], one of the former BankAsiana customers, yesterday afternoon, we have uncovered the following irregularities.

The funds from the following seven CDs were transferred into the customer CD accounts, unrelated, listed below (see attached).

In questioning these transactions, Irene Lee & I met with Karen (Miye) Chon, former East Fort Lee Operations Officer, this morning at Ms. Chon's request. She said that she had been stealing money from the Bank for the last few years. She didn't remember exactly when she had started. Ms. Chon told us that she'd been taking money from the Bank by crediting the "Currency & Coins" acct. & debiting CDs. In reviewing the "Currency" G/L acct. ([REDACTED]), we found about 30 manual questionable credits (total of \$1.2 million), ranging from \$10,000.00 to \$100,000.00 from May 2011 to September 2013 (see attached). Ms. Chon also told us that she had been transferring funds from one CD to another to cover the shortage.

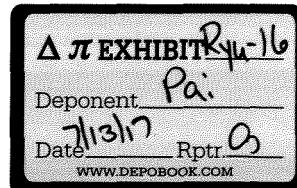
Early withdrawals					Funds transferred	
customer name	CD #	amount	posted date	effective date	customer name	CD #
(1)	[REDACTED]	107,120.71	10/04/13	10/04/13	[REDACTED]	107,1
(2)	[REDACTED]	102,363.85	10/04/13	10/04/13	[REDACTED]	102,3
(3)	[REDACTED]	141,487.05	10/04/13	10/04/13	[REDACTED]	141,4
(A)	[REDACTED]	200,000.00	09/27/13	09/27/13	[REDACTED]	200,C
(B)	[REDACTED]	240,000.00	10/01/13	10/01/13	[REDACTED]	60,C
(B)	[REDACTED]				[REDACTED]	120,C
(B)	[REDACTED]				[REDACTED]	60,C
(C)	[REDACTED]	220,000.00	10/01/13	10/01/13	[REDACTED]	220,C
(D)	[REDACTED]	200,000.00	10/01/13	10/01/13	[REDACTED]	200,C
		1,210,971.61				1,210,9

total (uncovered) amount short from the customers' accts

We are still in the process of finding out the details. We will report any new findings as we uncover them.

If you have any questions, please contact Irene Lee at 201-676-4458 or myself at 201-282-5508. Thanks you.

Bo



Bo-Young K. Lee
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201-282-5508

From: Irene Lee
Sent: Wednesday, January 22, 2014 4:38 PM
To: Bo-Young K. Lee
Subject: